

DISCOUNT PROCESSING SYSTEM**ABSTRACT**

5 A method and implementing system are provided in which a user processing device, which includes input means and display means, is selectively operable to enable users to scan or otherwise identify products being offered for sale or lease. When a selected product is scanned or otherwise
10 identified by a user input, the product code is transmitted by the processing device to a server which, in turn, provides a listing of all available coupons and other special offers available for the identified product or type of product. The user is then enable to select, from among
15 the displayed coupons, which coupons the user wishes to redeem. The listing is displayed on the user's processing device and the user is enabled to select the particular coupon or offer desired. In a first example, the user's processing device is a portable device while in another
20 example, the user's processing device is in the form of a kiosk. Selected coupons or offers for a number of products are electronically stored and accessed when the user is ready to check-out at a store check-out or exit terminal. The user provides identification to the check-out system
25 such as by scanning a customer identification (ID) card at a check-out terminal. The scanned customer ID is used to access the stored account of customer-selected coupons and appropriate discounts are entered for items that are purchased or leased. All related store, customer and
30 manufacturer product and coupon accounts are automatically updated when the purchase or lease transaction is completed.